

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 19-12861-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Torres Jr.  
775 Streamview Lane  
Vineland, NJ 08360

Leyda Torres  
aka Leyda Ramos  
775 Streamview Lane  
Vineland, NJ 08360

Social Security No.:

xxx-xx-0502

xxx-xx-2647

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case  
as to the:

Debtor and Joint Debtor was entered on November 15, 2019.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within five (5) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 15, 2019

JAN: bc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Robert Torres Jr.  
 Leyda Torres  
 Debtors

Case No. 19-12861-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 148

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 Total Noticed: 41

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db/jdb  
 lm      +Robert Torres Jr., Leyda Torres, 775 Streamview Lane, Vineland, NJ 08360-2479  
 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
 GRAND RAPIDS MI 49546-6253  
 (address filed with court: Fifth Third Mortgage, 5001 Kingsley Drive, 1MOBBW,  
 Cincinnati, OH 45263)  
 cr      +Trinity Financial Services, LLC, Stern, Lavinthal & Frankenberg, LLC,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 518022702      A-1 Collections Servies, 2297 Highway 33 Ste 906, Hamilton Square, NJ 08690-1717  
 518022703      AES, PO Box 61047, Harrisburg, PA 17106-1047  
 518022707      Credit COntrOl LLC, PO Box 546, Hazelwood, MO 63042-0546  
 518022708      Dr John Marcucci, 556 N Harding Hwy, Vineland, NJ 08360-8713  
 518022709      Fifth Third Bank, 5050 Kingsley Dr, Cincinnati, OH 45227-1115  
 518120337      +Fifth Third Bank, 5001 Kingsley Drive 1MOBBW, Cincinnati Ohio 45227-1114  
 518166048      +Fifth Third Bank, Alexandra T. Garcia, Esq., McCABE, WEISBERG & CONWAY, LLC,  
 216 Haddon Avenue, Suite 201, Westmont, NJ 08108-2818  
 518022710      Inspira, PO Box 48274, Newark, NJ 07101-8474  
 518022712      Ivyrehab Network, PO Box 416495, Boston, MA 02241-6495  
 518188065      +Land Home Financial Services, Inc.,, Rebecca A. Solarz, Esquire,  
 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812  
 518022713      +Landis Sewer Authority, 1776 S Mill Rd, Vineland, NJ 08360-6200  
 518022714      +Matthew Ryan veterinary Hospital, 3900 Delancey St, Philadelphia, PA 19104-6043  
 518022715      McCabe Weissberg and Conway, 123 S Broad St Ste 1400, Philadelphia, PA 19109-1060  
 518022716      PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180  
 518022718      Regional Womens Health Group, PO Box 536, Voorhees, NJ 08043-0536  
 518022721      ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 518022719      Solar City, PO Box 3500, Draper, UT 84020-3500  
 518022720      South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091  
 518022722      The Bureaus, 650 Dundee Rd, Northbrook, IL 60062-2747  
 518415207      +Trinity Financial Services, LLC, Maria Cozzini, 105 Eisenhower Parkway - Suite 302,  
 Roseland, NJ 07068-1640  
 518022723      University of Miami, 1252 Memorial Dr, Coral Gables, FL 33146-2509  
 518022724      Vineland Municipal Authority, 640 E Wood St, Vineland, NJ 08360-3722  
 518022725      Visigoth Solar LLC, PO Box 3500, Draper, UT 84020-3500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg      E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2019 01:25:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg      +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2019 01:25:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518103336      +EDI: PRA.COM Nov 16 2019 05:53:00 Bureaus Investment Group Portfolio No 15 LLC,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021  
 518022705      EDI: CAPITALONE.COM Nov 16 2019 05:53:00 Capital One Bank USA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 518022706      EDI: WFNNB.COM Nov 16 2019 05:53:00 Comenity Bank, PO Box 182789,  
 Columbus, OH 43218-2789  
 518022711      EDI: IRS.COM Nov 16 2019 05:53:00 Internal Revenue Service, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 518161454      +E-mail/PDF: resurgentbknofications@resurgent.com Nov 16 2019 01:36:27 LVNV Funding LLC,  
 c/o Resurgent Capital Services, P O Box 10587, Greenville, SC 29603-0587  
 518187634      +EDI: MID8.COM Nov 16 2019 05:53:00 Midland Funding LLC, P.O. Box 2011,  
 Warren, MI 48090-2011  
 518022717      EDI: PRA.COM Nov 16 2019 05:53:00 Portfolio Recovery Associates LLC,  
 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962  
 518187627      EDI: PRA.COM Nov 16 2019 05:53:00 Portfolio Recovery Associates, LLC,  
 c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541  
 518183133      EDI: Q3G.COM Nov 16 2019 05:53:00 Quantum3 Group LLC as agent for, Comenity Bank,  
 PO Box 788, Kirkland, WA 98083-0788  
 518042725      EDI: Q3G.COM Nov 16 2019 05:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
 PO Box 788, Kirkland, WA 98083-0788  
 518025536      +EDI: RMSC.COM Nov 16 2019 05:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518198107      +E-mail/Text: bankruptcy@trinityfs.com Nov 16 2019 01:26:57 Trinity Financial Services, LLC,  
 2618 San Miguel Drive, Suite 303, Newport Beach, CA 92660-5437  
 518181106      +EDI: AIS.COM Nov 16 2019 05:53:00 Verizon, by American InfoSource as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 15

District/off: 0312-1

User: admin  
Form ID: 148

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Total Noticed: 41

Date Rcvd: Nov 15, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518022704      ##Alpha Recovery,      5660 Greenwood Plaza Blvd Ste 101,      Greenwood Village, CO      80111-2417  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 15, 2019 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor Fifth Third Bank as Successor by merger to Fifth  
Third Mortgage Company NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Denise E. Carlon on behalf of Creditor Land Home Financial Services, Inc., as servicing agent  
for Trinity Financial Services, LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francis T. Tarlecki on behalf of Loss Mitigation Fifth Third Mortgage Njecfmail@mwc-law.com,  
ftarlecki.kashlaw@gmail.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jane L. McDonald on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Maria Cozzini on behalf of Creditor Trinity Financial Services, LLC mcozzini@sternlav.com  
Melissa S DiCerbo on behalf of Loss Mitigation Fifth Third Mortgage nj-ecfmail@mwc-law.com,  
nj-ecfmail@ecf.courtdrive.com  
Melissa S DiCerbo on behalf of Creditor Fifth Third Bank as Successor by merger to Fifth  
Third Mortgage Company nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Moshe Rothenberg on behalf of Joint Debtor Leyda Torres moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
Moshe Rothenberg on behalf of Debtor Robert Torres Jr. moshe@mosherothenberg.com,  
alyson@mosherothenberg.com;ajohn880@gmail.com  
Rebecca Ann Solarz on behalf of Creditor Land Home Financial Services, Inc., as servicing  
agent for Trinity Financial Services, LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13